What Is Claimed Is:

1. A method for processing an insurance of a prepaid type, comprising the steps of:

purchasing a card, on which a predetermined information on the insurance is recorded, at a price discriminated according to the existing method of calculating an insurance fee;

inputting the predetermined information on the insurance recorded on the purchased card through a card reader of a prepaid-type insurance processing system mounted on a vehicle;

memorizing the information on the insurance read out by a microcomputer from the card reader in a memory device controlled by the microcomputer, and displaying the same on a display section;

inputting driving information sensed by a vehicle driving information sensor connected to the prepaid-type insurance processing system as the vehicle drives;

computing a remaining insurance value or a used insurance value by means of the microcomputer based on the insurance information read out by the card and the driving information inputted by the vehicle driving information sensor; and

renewing or extinguishing an insurance value recorded on the card by transmitting the remaining insurance value or the used insurance value computed by the microcomputer to the card reader.

2. The method of claim 1, wherein the insurance information recorded on the card is the original information of the vehicle including a type of the insurance, an insurance fee rate calculation formula according to the type of the insurance, an insurance value, personal information on the insurance subscriber, and a manufactured year of the vehicle, and a kind of the vehicle.

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3.   The method of claim 2, wherein the insurance value is a driving distance or a driving time of the vehicle.

4.   The method of claim 1, further comprising the steps of: before displaying the insurance information read out from the card,

5   determining whether or not the card has been inserted to a card inserting outlet of the card reader; and

displaying a warning phrase requiring an insertion of the card, if not inserted, on the display section controlled by the microcomputer, or sounding a buzzer controlled by the microcomputer.

10   5.   The method of claim 1, further comprising the steps of: when adding the insurance value displayed on the display section controlled by the microcomputer or when renewing the insurance,

accessing a server of the insurance company by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal,

15   and an input device connected to the communication control section;

inputting information on a driver including personal information and information related on the insurance including a required amount of the insurance fee, a type of the insurance, a bank account to settle the insurance fee to the accessed server of the insurance company;

20   approving the requisites of the driver by the server of the insurance company;

transmitting the approved insurance value to the prepaid-type insurance processing system of the driver; and

transmitting the received insurance value to the card reader and renewing (recharging) the insurance value of the card by the microcomputer, which has received the

25   transmitted insurance value.

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6. The method of claim 1, further comprising the steps of: after computing the remaining insurance value or the used insurance value by the microcomputer,

storing the computed result to a storing device controlled by the microcomputer; and

5   transmitting the remaining insurance value or the used insurance value stored in the storing device to the card reader at regular intervals or upon termination of the driving, and renewing the insurance value recorded on the card.

7. The method of claim 6, characterized by storing the computed result together with the driving information in the storing device controlled by the microcomputer.

10   8. The method of claim 7, further comprising the steps of:

reading out the computed result and the driving information stored in the storing device by the microcomputer at regular or irregular intervals or upon request from the server of the insurance company;

transmitting the read-out information to the server of the insurance company via a

15   the wire or wireless terminal connected to the communication control section controlled by the microcomputer; and

databasing the computed result and the driving information inputted to the server of the insurance company.

9. The method of claim 8, further comprising the step of processing the

20   databased information and transmitting the same to the driver via correspondence, E-mail, and an internet terminal at regular intervals or when the remaining insurance value is less than a predetermined value.

10. The method of claim 1, wherein the card is capable of reading out, re-recording or extinguishing the information recorded thereon by using a terminal installed

25   by the insurance company.

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11.   The method of claim 1, wherein the step of calculating the remaining insurance value or the used insurance value is computing the remaining insurance value or the used insurance value at a discount or a premium according to driving velocity.

12.   A method for processing an insurance of a prepaid type, comprising the
5   steps of:

purchasing a card, on which a predetermined information on insurance is recorded, at a price discriminated according to the existing method of calculating an insurance fee;

inputting the predetermined information on the insurance recorded on the purchased card through a card reader of the insurance processing system mounted on a
10   vehicle;

memorizing the information on the insurance read out by a microcomputer from the card reader in a memory device controlled by the microcomputer, and displaying the same on a display section;

inputting driving information sensed by a vehicle driving information sensor
15   connected to the prepaid-type insurance processing system as the vehicle drives;

computing a remaining insurance value or a used insurance value by means of the microcomputer based on the insurance information read out by the card and the driving information inputted by the vehicle driving information sensor; and

transmitting the remaining insurance value or the used insurance value computed
20   by the microcomputer to the memory device so as to renew or extinguish the insurance value recorded in the memory device.

13.   The method of claim 12, further comprising the steps of: when adding the insurance value displayed on the display section controlled by the microcomputer or when renewing the insurance,

25   inserting the card to an input/output section of the card reader by a driver;

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reading out the insurance information including the insurance value recorded on the card, displaying the insurance value on the display section, and renewing the remaining insurance value in the memory device, if any remaining insurance value exists, by the microcomputer;

5   accessing a server of the insurance company by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal and an input device connected to the communication control section if no remaining insurance value exists.

inputting information on the driver including personal information and the

10   information related to the insurance including the required amount insurance fee, a type of the insurance, a bank account to settle the insurance fee to the accessed server of the insurance company;

approving the requisites of the driver by the server of the insurance company;

transmitting the approved insurance value to the prepaid-type insurance processing

15   system of the driver; and

transmitting the received insurance value to the card reader and renewing (recharging) the insurance value of the card by the microcomputer, which has received the transmitted insurance value.

14.   The method of claim 12, further comprising the steps of: when adding the

20   insurance value displayed on the display section controlled by the microcomputer or when renewing the insurance,

inserting the card to an input/output section of the card reader by a driver;

reading out the insurance information including the insurance value recorded on the card, displaying the insurance value on the display section, and renewing the remaining

25   insurance value in the memory device, if any remaining insurance value exists, by the

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microcomputer;

accessing a server of the insurance company by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal, and an input device connected to the communication control section if no remaining insurance value exists.

inputting information on the driver including personal information and the information related to the insurance including the required amount insurance fee, a type of the insurance, a bank account to settle the insurance fee to the accessed server of the insurance company;

approving the requisites of the driver by the server of the insurance company; transmitting the approved insurance value to the prepaid-type insurance processing system of the driver; and

transmitting the received insurance value to the card reader and renewing the insurance value of the card by the microcomputer, which has received the transmitted insurance value.

15. The method of claim 12, further comprising the steps of: after computing the remaining insurance value or the used insurance value,

storing the computed result in the storing device controlled by the microcomputer; and

transmitting the remaining insurance value or the used insurance value stored in the storing device to the memory device at regular intervals or upon termination of the driving, and renewing the remaining insurance value recorded in the memory device.

16. The method of claim 12, characterized by storing the computed result together with the driving information in the storing device controlled by the microcomputer.

17. The method of claim 16, further comprising the steps of:

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reading out the computed result and the driving information stored in the storing device by the microcomputer at regular or irregular intervals or upon request from the server of the insurance company;

transmitting the read-out information to the server of the insurance company via a wire or wireless terminal connected to the communication control section controlled by the microcomputer; and

databasing the computed result and the driving information inputted to the server of the insurance company.

18.   The method of claim 8 or 17, further comprising the step of processing the databased information and transmitting the same to the driver via correspondence, E-mail, an internet terminal at regular intervals or when the remaining insurance value is less than a predetermined value by the server of the insurance company.

19.   A method for processing an insurance of a prepaid type, comprising the steps of:

inputting a predetermined information on insurance at a price discriminated according to the conventional method of calculating an insurance fee to a memory device of a prepaid-type insurance processing system;

reading in an insurance value memorized in the memory device, and displaying the read-in the insurance value on a display section by a microcomputer of the prepaid-type insurance processing system;

inputting information on driving to the microcomputer by a driving information sensor connected to the prepaid-type insurance processing system according to driving of a vehicle;

computing a remaining insurance value or a used insurance value based on the information on driving read-in by the memory device and the information on driving

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inputted from the driving information sensor by the microcomputer; and

renewing or extinguishing the insurance value recorded in the memory device by transmitting the remaining insurance value or the used insurance value computed by the microcomputer.

5   20.   The method of claim 19, further comprising the steps of: when adding the insurance value displayed on the display section controlled by the microcomputer or when renewing the insurance,

accessing a server of the insurance company by means of a communication control section controlled by the microcomputer, a wire or wireless telecommunication terminal, and an input device connected to the communication control section;

inputting information on a driver including personal information and information related on the insurance including a required amount of the insurance fee, a type of the insurance, a bank account to settle the insurance fee to the accessed server of the insurance company;

approving the requisites of the driver by the server of the insurance company;

transmitting the approved insurance value to the prepaid-type insurance processing system of the driver; and

transmitting the received insurance value to the memory device and renewing (recharging) the insurance value of the memory device by the microcomputer, which has received the transmitted insurance value.

21.   A system for processing an insurance of a prepaid type, comprising:

memory means for memorizing information on insurance of a prepaid type including a type of insurance, subscribed insurance value, personal information on a driver, diverse information on a vehicle;

25   read-out means for reading out information on the insurance including the

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insurance value stored in the memory means;

recording means for recording information on the insurance on the memory means;

display means for displaying information stored in the memory means;

driving information sensing means for sensing driving information of the vehicle;

5   storing means for storing the driving information and a result computed by computing means;

communication control means for communicating the information stored in the memory means and the storing means with an insurance company via a wire or wireless telecommunication network; and

10   a microcomputer for controlling the memory means, recording means, display means, driving information sensing means, storing means and the communication control means, computing a remaining insurance value or a used insurance value by computing the information on the insurance memorized in the memory means and the information inputted by the driving information sensing means, and subtracting or renewing the insurance value

15   memorized in the memory means as much as the computed remaining insurance value or the used insurance value.

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